#### Case 20-10107-amc Doc 12 Filed 02/08/20 Entered 02/09/20 00:51:45 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Jose M. Munoz Debtor Case No. 20-10107-amc Chapter 13

TOTAL: 0

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Keith Page 1 of 2 Date Rcvd: Feb 06, 2020 Form ID: 309I Total Noticed: 26

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 08, 2020.
db
                                  1017 N. Front St.,
                                                        Reading, PA 19601-1401
                +Jose M. Munoz,
                +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Reading, PA 19606-2265
                                                                                                       Suite 100.
tr
                +Bureau of Audit and Enforcement,
                                                    City of Allentown,
                                                                           435 Hamilton Street,
smg
                  Allentown, PA 18101-1603
                City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                           3501 Corporate Pkwy, P.O. Box 520,
                                                                                    Centre Valley, PA 18034-0520
smg
                +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg
                +KML Law Group, P.C., 701 Ma
Philadelphia, PA 19106-1541
                                        701 Market St., Ste. 5000, BNY Independence Ctr.,
14448916
                +Midland Funding,
                                    Attn: Bankruptcy,
                                                          350 Camino De La Reine Ste 100,
14448918
                  San Diego, CA 92108-3007
                                                           Warren, MI 48090-2001
                +Midland Funding LLC, P.O. Box 2001,
14448919
14448921
                +Sunrise Credit Services, Inc., Attn: Bankruptcy,
                                                                       260 Airport Plaza,
                  Farmingdale, NY 11735-4021
14448922
                +Torres Credit,
                                 Attn: Bankruptcy,
                                                        Po Box 189,
                                                                      Carlisle, PA 17013-0189
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: jad@cdllawoffice.com Feb 07 2020 03:16:47
                                                                               JOHN A. DIGIAMBERARDINO,
atv
                 Case & DiGiamberardino, P.C., 845 North Park Road,
                                                                            Suite 101,
                                                                                         Wyomissing, PA 19610
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 07 2020 03:18:02
sma
                  Pennsylvania Department of Revenue,
                                                         Bankruptcy Division,
                                                                                  P.O. Box 280946,
                Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 07 2020 03:18:19
                                                                                              U.S. Attorney Office,
smg
                  c/o Virginia Powel, Esq.,
                                              Room 1250, 615 Chestnut Street,
                                                                                    Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 07 2020 03:18:05
                                                                                        United States Trustee,
ust
                                                                                        Philadelphia, PA 19106-2908
                  Office of the U.S. Trustee,
                                                 200 Chestnut Street,
                                                                         Suite 502,
                +EDI: GMACFS.COM Feb 07 2020 08:03:00
14448911
                                                            Ally Financial,
                                                                               Attn: Bankruptcy,
                                                                                                    Po Box 380901,
                 Bloomington, MN 55438-0901
14448912
                +EDI: AMSHER.COM Feb 07 2020 08:04:00
                                                            AmSher Collection Srv.
                                                                                      4524 Southlake Parkway,
                 Ste 15, Hoover, AL 35244-3271
                 E-mail/Text: bankruptcy@bbandt.com Feb 07 2020 03:17:34
14448913
                                                                                BB&T.
                                                                                        Attn: Bankruptcy,
                  Po Box 1847, Wilson, NC 27894
                +EDI: CCS.COM Feb 07 2020 08:03:00
14448914
                                                         Credit Collection Services,
                                                                                        Attn: Bankruptcy,
                  725 Canton St,
                                  Norwood, MA 02062-2679
14448915
                 EDI: DISCOVER.COM Feb 07 2020 08:04:00
                                                              Discover Financial, Attn: Bankruptcy Department,
                  Po Box 15316,
                                  Wilmington, DE 19850
                 EDI: DISCOVER.COM Feb 07 2020 08:04:00
14453829
                                                              Discover Bank,
                                                                              Discover Products Inc.
                 PO Box 3025, New Albany, OH 43054-3025
14455038
                 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 07 2020 03:13:38
                                                                                                 LVNV Funding, LLC,
                Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 07 2020 03:13:39
14448917
                  LVNV Funding/Resurgent Capital,
                                                     Attn: Bankruptcy,
                                                                          Po Box 10497,
                  Greenville, SC 29603-0497
14448920
                +E-mail/Text: blegal@phfa.org Feb 07 2020 03:18:07
                                                                          PHFA,
                                                                                  211 N. Front St.,
                  Harrisburg, PA 17101-1466
                +EDI: AIS.COM Feb 07 2020 08:03:00
                                                       T Mobile/T-Mobile USA Inc,
14456542
                  by American InfoSource as agent,
                                                     4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
                                                                                                 TOTAL: 14
            ***** BYPASSED RECIPIENTS *****
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NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Keith Page 2 of 2 Date Rcvd: Feb 06, 2020

Form ID: 309I Total Noticed: 26

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 5, 2020 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Debtor Jose M. Munoz jad@cdllawoffice.com,

dmk@cdllawoffice.com

REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency

TOTAL: 4

bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

## Case 20-10107-amc Doc 12 Filed 02/08/20 Entered 02/09/20 00:51:45 Desc Imaged Certificate of Notice Page 3 of 4

Information to identify the case:						
Debtor 1	Jose M. Munoz	Social Security number or ITIN xxx-xx-1872				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/8/20				
Case number: 20–10107–amc						

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jose M. Munoz	
2.	All other names used in the last 8 years	aka Jose M. Munoz Sanchez	
3.	Address	1017 N. Front St. Reading, PA 19601	
	<b>Debtor's attorney</b> Name and address	JOHN A. DIGIAMBERARDINO Case & DiGiamberardino, P.C. 845 North Park Road Suite 101 Wyomissing, PA 19610	Contact phone 610–372–9900
			Email: jad@cdllawoffice.com
5.	Bankruptcy trustee	Chapter 13 Trustee	Contact phone (610) 779–1313
	2901 S Suite 1		Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.qov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M.
			Contact phone (610)2085040
			Date: 2/6/20

For more information, see page 2

Debtor Jose M. Munoz Case number 20–10107–amc

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 3, 2020 at 1:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 5/2/20 a discharge	
	a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/18/20	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/6/20	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$315.00 The hearing on confirmation will be held on: 4/16/20 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading	·	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	